### Case 17-82720 Doc 1 Filed 11/15/17 Entered 11/15/17 15:04:45 Desc Main Document Page 1 of 31

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	=	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your	e the name that is on government-issued ure identification (for mple, your driver's	Mariano First name	First name
		ise or passport).	Middle name	Middle name
	iden	g your picture tification to your ting with the trustee.	Zepeda  Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ide your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer utification number	xxx-xx-8491	

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Case number (if known)

Debtor 1 Mariano Zepeda

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINs	EINs		
5.	Where you live		If Debtor 2 lives at a different address:		
		1644 Heather Drive Algonquin, IL 60102			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		McHenry			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Mariano Zepeda Debtor 1

Case number (if known) Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. District When Case number When District Case number When Case number District 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When Case number, if known District Debtor Relationship to you When Case number, if known District 11. Do you rent your Go to line 12. No. residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ☐ Yes. No. Go to line 12.

bankruptcy petition.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

Document Page 4 of 31 Case number (if known) Mariano Zepeda Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ■ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs

immediate attention? For example, do you own perishable goods, or livestock that must be fed,

> or a building that needs urgent repairs?

needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Mariano Zepeda Document Page 5 of 31 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit

counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Mariano Zepeda				Case number (if	known)		
Par	6: Answer These Quest	ions for Re	porting Purposes					
16.	What kind of debts do you have?		Are your debts primarily consindividual primarily for a person			l in 11 U.S.C. § 101(8) as "incurred by an		
			■ No. Go to line 16b.					
			☐ Yes. Go to line 17.					
			<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			□ No. Go to line 16c.					
			Yes. Go to line 17.					
		16c.	State the type of debts you owe	e that are not consur	mer debts or business d	lebts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7.	. Go to line 18.				
	Do you estimate that after any exempt property is excluded and		I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
	administrative expenses are paid that funds will		■ No					
	be available for distribution to unsecured creditors?		□ Yes					
18.	How many Creditors do	<b>1</b> -49		<b>1</b> ,000-5,000	)	<b>1</b> 25,001-50,000		
	you estimate that you owe?	□ 50-99		☐ 5001-10,000		☐ 50,001-100,000		
		□ 100-19 □ 200-99		☐ 10,001-25,0	00	☐ More than100,000		
19.	How much do you	<b>\$</b> 0 - \$5	0,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?	□ \$50,001 - \$100,000		□ \$10,000,001 □ \$50,000,001		□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion		
			01 - \$500,000 01 - \$1 million		01 - \$500 million	☐ More than \$50 billion		
20.	How much do you estimate your liabilities	□ \$0 - \$5		\$1,000,001		□ \$500,000,001 - \$1 billion		
	to be?		11 - \$100,000 01 - \$500,000	□ \$10,000,001 □ \$50,000,001		☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
		_ `	■ \$500,001 - \$1 million		01 - \$500 million	☐ More than \$50 billion		
Par	7: Sign Below							
For	you	I have exa	mined this petition, and I decla	re under penalty of p	perjury that the informat	ion provided is true and correct.		
						der Chapter 7, 11,12, or 13 of title 11, se to proceed under Chapter 7.		
			ney represents me and I did not I have obtained and read the r			n attorney to help me fill out this		
		I request r	elief in accordance with the cha	apter of title 11, Unit	ed States Code, specifie	ed in this petition.		
						roperty by fraud in connection with a rs, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		Mariano Signature	<b>Zepeda</b> of Debtor 1		Signature of Debtor 2			
		Executed	November 15, 2017 MM / DD / YYYY		Executed on MM / D	DD / YYYY		

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Debtor 1 Mariano Zepeda Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

0: (A)		Date	November 15, 2017	
Signature of Attorney for Del	otor		MM / DD / YYYY	
John S. Biallas				
Printed name				
John S. Biallas, Attorne	y At Law			
Firm name				
3N918 Sunrise lane				
St. Charles, IL 60174				
Number, Street, City, State & ZIP Cod	e			
Contact phone <b>630-513-787</b>	<b>8</b>	mail address	jsb70@comcast.net	
00203890				
Bar number & State			<del>_</del>	

		Docum	ent Page 8 of 31	
Fill in this infor	mation to identify your	case:		
Debtor 1	Mariano Zepeda			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pai	rt 1: Summarize Your Assets		
		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,950.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	3,950.00
Pai	rt 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	556,023.47
	Your total liabilities	\$	556,023.47
Pai	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,360.50
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,338.00
Pai	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal	l, family, or
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this	s box and s	submit this form to

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

the court with your other schedules.

Debtor 1 Mariano Zepeda Document Page 9 of 31 Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$
		1

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Document Page 10 of 31 Fill in this information to identify your case and this filing: Debtor 1 Mariano Zepeda Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Hummer Make: Who has an interest in the property? Check one 3 1 the amount of any secured claims on Schedule D: #2 Creditors Who Have Claims Secured by Property. Debtor 1 only Model: 2002 Debtor 2 only Current value of the Current value of the 195000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another Location: 1644 Heather Drive, \$3,400.00 \$3,400.00 ☐ Check if this is community property Algonquin IL 60102 (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$3,400.00 pages you have attached for Part 2. Write that number here.......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own?

Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

Official Form 106A/B Schedule A/B: Property

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Debtor 1	Mariano Zepeda		Document	Case number (if know.	n)
■ Yes	. Describe				
		ns of furnitu ion: 1644 He	ure eather Drive, Algonq	uin IL 60102	\$250.00
□No				oment; computers, printers, scanners; music	collections; electronic devices
	comp Locat	uter and pri ion: 1644 He	nter eather Drive, Algonq	uin IL 60102	\$100.00
Examp  ■ No	ibles of value les: Antiques and figurines other collections, mer			oks, pictures, or other art objects; stamp, co	in, or baseball card collections;
Examp  No	nent for sports and hobb bles: Sports, photographic, musical instruments  Describe		other hobby equipment;	bicycles, pool tables, golf clubs, skis; canoe	s and kayaks; carpentry tools;
■ No	<b>ms</b> sples: Pistols, rifles, shotgu  Describe	ns, ammunitio	n, and related equipmen	t	
□ No	es  pples: Everyday clothes, fu  Describe	rs, leather coa	ts, designer wear, shoes	, accessories	
	clothi	ng of an adı ion: 1644 He	ult male eather Drive, Algonq	uin IL 60102	\$100.00
■ No		stume jewelry,	engagement rings, wed	ding rings, heirloom jewelry, watches, gems	, gold, silver
Exam ■ No	arm animals  uples: Dogs, cats, birds, ho  Describe	rses			
■ No	ther personal and house		ou did not already list, i	ncluding any health aids you did not list	
	the dollar value of all of Part 3. Write that number			ny entries for pages you have attached	\$450.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured

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Case number (if known) Mariano Zepeda Debtor 1 claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ No ■ Yes..... Cash \$100.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No ☐ Yes..... Institution name: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No ☐ Yes. ..... Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No

 $\hfill \square$  Yes. Give specific information about them...

		Case 1	7-82720	Doc 1			Desc Main
D	ebtor 1	Mariano 2	Zepeda		Document	Page 13 of 31 Case number (if known)	
27.	Exam <sub>i</sub> ■ No	<i>ples:</i> Building	es, and other permits, exclu	sive licenses	ngibles cooperative association	n holdings, liquor licenses, professional licens	es
M	oney or	property ow	ed to you?				Current value of the portion you own?  Do not deduct secured claims or exemptions.
28.	■ No	funds owed t		oout them, inc	luding whether you alre	ady filed the returns and the tax years	Same of oxemptions.
29.	Exam		or lump sum		usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
30.	Exam <sub>i</sub> ■ No	<i>ples:</i> Unpaid v	unpaid loans	ty insurance p	payments, disability ben someone else	efits, sick pay, vacation pay, workers' comper	nsation, Social Security
31.	Exam <sub>i</sub> ■ No		lisability, or life urance compa		nealth savings account (	HSA); credit, homeowner's, or renter's insurar Beneficiary:	Surrender or refund value:
32.	If you somed		ciary of a living		someone who has die t proceeds from a life in	ed surance policy, or are currently entitled to rece	eive property because
33.	Exam <sub>i</sub> ■ No		s, employmen		you have filed a lawsui surance claims, or rights	it or made a demand for payment s to sue	
34.	■ No	contingent a		ed claims of	every nature, includin	g counterclaims of the debtor and rights to	set off claims
35.	■ No	nancial asset	s you did not	already list			
36						ny entries for pages you have attached	\$100.00
Pa	art 5: De	escribe Any Bu	siness-Related	Property You	Own or Have an Interest	In. List any real estate in Part 1.	
	No. G	own or have and to Part 6.	ny legal or equi	table interest	in any business-related p	roperty?	

Case 17-82720 Doc 1 Filed 11/15/17 Entered 11/15/17 15:04:45 Desc Main Page 14 of 31 Document Case number (if known) Debtor 1 Mariano Zepeda Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$3,400.00 57. Part 3: Total personal and household items, line 15 \$450.00 58. Part 4: Total financial assets, line 36 \$100.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00

\$3,950.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 5

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$3,950.00

\$3,950.00

		DUGUITE	III FAU <del>C 13 OLST</del>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Mariano Zepeda			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

#### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify t	he Prone	erty You (	Claim as	Exempt
I all I.	. IUCIIUIV I		SILV I OU 1	Ciaiiii as	FVEIIID

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own		ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2002 Hummer #2 195000 miles Location: 1644 Heather Drive,	\$3,400.00		\$2,400.00	735 ILCS 5/12-1001(c)
Algonquin IL 60102 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2002 Hummer #2 195000 miles Location: 1644 Heather Drive,	\$3,400.00		\$1,000.00	735 ILCS 5/12-1001(b)
Algonquin IL 60102 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2 rooms of furniture Location: 1644 Heather Drive,	\$250.00		\$250.00	735 ILCS 5/12-1001(b)
Algonquin IL 60102 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
computer and printer Location: 1644 Heather Drive,	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Algonquin IL 60102 Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
clothing of an adult male Location: 1644 Heather Drive,	\$100.00		\$100.00	735 ILCS 5/12-1001(a)
Algonquin IL 60102 Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	

Case 17-82720 Doc 1 Filed 11/15/17 Entered 11/15/17 15:04:45 Desc Main Document Page 16 of 31 Mariano Zepeda Case number (if known) Debtor 1 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Cash 735 ILCS 5/12-1001(b) \$100.00 \$100.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

Fill in this infor	mation to identify your	case:		
Debtor 1	Mariano Zepeda			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an
				amended filing

#### Official Form 106D

#### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

	Case 11-02120 L	Document	Page 18 of 31	45 Desciviani
Fill in this in	formation to identify your		T MOC. TO OI ST	
Debtor 1	Mariano Zepeda			
DODIOI 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS	
Case number	r			☐ Check if this is an
,				amended filing
Official E	orm 1065/5			Ç
	orm 106E/F	la Haus Huasaumad	Claima	40/4E
		ho Have Unsecured	Claims TY claims and Part 2 for creditors with NONP	12/15
Schedule G: Ex Schedule D: Cr left. Attach the name and case	secutory Contracts and Unexpeditors Who Have Claims Sec Continuation Page to this pag number (if known).	ired Leases (Official Form 106G). I ured by Property. If more space is e. If you have no information to re	list executory contracts on Schedule A/B: Pr Do not include any creditors with partially se needed, copy the Part you need, fill it out, no port in a Part, do not file that Part. On the to	ecured claims that are listed in umber the entries in the boxes on the
	st All of Your PRIORITY Un			
1. Do any cro	editors have priority unsecure	d claims against you?		
No. Go	to Part 2.			
☐ Yes.				
Part 2: Lis	st All of Your NONPRIORIT	Y Unsecured Claims		
3. Do any cre	editors have nonpriority unsec	ured claims against you?		
☐ No. Yo	u have nothing to report in this p	art. Submit this form to the court with	your other schedules.	
Yes.				
unsecured	claim, list the creditor separately	for each claim. For each claim listed	ne creditor who holds each claim. If a creditor d, identify what type of claim it is. Do not list claim have more than three nonpriority unsecured cla	ms already included in Part 1. If more
				Total claim
4.1 <b>Ame</b>	rican Eagle Outfitters	Last 4 digits of acc	count number	\$150.00
	iority Creditor's Name			<u></u>
	Synchrony Bank 3OX 530942	When was the deb	t incurred?	
_	nta, GA 30353-0942			
	er Street City State Zlp Code	As of the date you	file, the claim is: Check all that apply	
Who i	incurred the debt? Check one.			
■ De	ebtor 1 only	☐ Contingent		
□ De	ebtor 2 only	☐ Unliquidated		
□ De	ebtor 1 and Debtor 2 only	☐ Disputed		
☐ At	least one of the debtors and and	other Type of NONPRIOR	RITY unsecured claim:	
□ cr	neck if this claim is for a comr	nunity		
debt	claim subject to offset?		ng out of a separation agreement or divorce tha ims	it you did not
■ No	)	☐ Debts to pension	n or profit-sharing plans, and other similar debts	
☐ Ye	es	Other. Specify	Credit Card	
		50		

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Debtor 1 Mariano Zepeda Case number (if know) 4.2 \$4,500.00 Botto, Gilbert. Lancaster, PC Last 4 digits of account number Nonpriority Creditor's Name 970 McHenry Ave. When was the debt incurred? Crystal Lake, IL 60014 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Legal Services ☐ Yes 4.3 **First Premier Bank** Last 4 digits of account number \$200.00 Nonpriority Creditor's Name 801 S. Minnesota Ave. When was the debt incurred? Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent □ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Credit card purchases Other. Specify 4.4 **Home Depot** Last 4 digits of account number \$116.00 Nonpriority Creditor's Name PO BOX 653002 When was the debt incurred? Dallas, TX 75265-3002 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit card purchases ☐ Yes

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Debtor 1 Mariano Zepeda Case number (if know) 4.5 \$5,128.64 **MACY'S** Last 4 digits of account number Nonpriority Creditor's Name PO BOX 183083 When was the debt incurred? Des Moines, IA 50363 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit card purchases ☐ Yes 4.6 Mega Holdings of Indiana Last 4 digits of account number \$541,478.83 Nonpriority Creditor's Name C/O Nicholas Black, reg. Agent When was the debt incurred? 4849 N. Milwaukee Ave. Ste 302 Chicago, IL 60630 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Judgment on personal guaranty for business lease Other. Specify for ☐ Yes 4.7 **Nordstroms** Last 4 digits of account number \$450.00 Nonpriority Creditor's Name PO BOX 79134 When was the debt incurred? Phoenix, AZ 85062 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes

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Case number (if know)

Debioi	i iviai iai	10 2	.epeua		Case II	difficer (ii know)	
4.8	Oportun			Last 4 digits of account number	er		\$4,000.00
		apo	itor's Name rt Blvd Ste 250	When was the debt incurred?			_
-	Number Str	d C	ity, CA 94063 City State Zlp Code the debt? Check one.	As of the date you file, the clai	m is: Check	all that apply	
	■ Debtor			☐ Contingent			
	☐ Debtor 2			☐ Unliquidated			
	_		/ I Debtor 2 only	☐ Disputed			
	_		of the debtors and another	Type of NONPRIORITY unsecu	red claim:		
			s claim is for a community	☐ Student loans			
	debt				eparation ag	reement or divorce that you did not	
		n sul	oject to offset?	report as priority claims			
	■ No			Debts to pension or profit-sha	•	and other similar debts	
	☐ Yes			Other. Specify Personal	loan		_
Part 3:	List Ot	hers	to Be Notified About a De	bt That You Already Listed			
is tryii have r	ng to collect	t froi	n you for a debt you owe to se	about your bankruptcy, for a debt that omeone else, list the original creditor at you listed in Parts 1 or 2, list the act or submit this page.	r in Parts 1	or 2, then list the collection agend	y here. Similarly, if you
	nd Address			On which entry in Part 1 or Part 2 did y	ou list the o	riginal creditor?	
	II S. Bore		•	Line 4.6 of (Check one):		Creditors with Priority Unsecured Cla	
suite 1	₋aSalle S ≀402	tree	PT .		Part 2: 0	Creditors with Nonpriority Unsecured	d Claims
	go, IL 606	602					
				Last 4 digits of account number			
	nd Address		_	On which entry in Part 1 or Part 2 did y		•	
	l Collecti Southwyd			Line <u>4.5</u> of ( <i>Check one</i> ):		Creditors with Priority Unsecured Cla	
	o, OH 436		IVU		■ Part 2: 0	Creditors with Nonpriority Unsecured	d Claims
				Last 4 digits of account number			
Part 4:	Add the	e An	nounts for Each Type of U	nsecured Claim			
	the amount			ims. This information is for statistica	al reporting	purposes only. 28 U.S.C. §159. Ad	dd the amounts for each
type o	i unsecured	ı cıa				Total Claim	
		6a.	Domestic support obligation	s	6a.	\$ 0.00	)
	Total aims						
from P		6b.	Taxes and certain other debt	s you owe the government	6b.	\$ 0.00	)
		6c.	•	injury while you were intoxicated	6c.	\$ 0.00	
		6d.	Other. Add all other priority un	secured claims. Write that amount here	. 6d.	\$	<u>)                                    </u>
		6e.	Total Priority. Add lines 6a the	rough 6d.	6e.	\$ 0.00	)
		6f.	Student loans		6f.	Total Claim   \$ 0.00	1
	otal						<u>-</u>
cla from Pa	aims art 2	6g.	Obligations arising out of a s	separation agreement or divorce that			_
			you did not report as priority	claims	6g.	\$ 0.00	
		6h. 6i.		naring plans, and other similar debts unsecured claims. Write that amount	6h. 6i.	\$ 0.00	_
		٠	here.	white that amount	Oi.	\$ 556,023.47	<u>(</u> 
		6j.	Total Nonpriority. Add lines 6	f through 6i.	6j.	\$ 556,023.47	7

			III FAUE ZZ ULOT	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Mariano Zepeda			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
,				

#### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	h whom you have the cer, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3	Oity		Oldic	211 0000	
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4	0.1.9		<u> </u>	2.1. 0000	
2.4	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
	- ity		Oldio		

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Fill in this informa	ation to identify your case:	
Debtor 1	Mariano Zepeda	_
Debtor 2 (Spouse, if filing)		-
United States Bar	nkruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	_
Case number (If known)		Check if this is:  An amended filing
		☐ A supplement showing postpetition chapter 13 income as of the following date:
Official Fo	orm 106I	MM / DD/ YYYY
<b>Schedule</b>	el: Your Income	12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Describe Employment** Fill in your employment Debtor 1 Debtor 2 or non-filing spouse information. ■ Employed If you have more than one job, Employed **Employment status** attach a separate page with ■ Not employed ■ Not employed information about additional employers. Occupation Cook Cook Include part-time, seasonal, or Weddings, Parties and Picnics, self-employed work. Employer's name The Taquria Inc. Occupation may include student or homemaker, if it applies. **Employer's address** 14 n 630 Route 25 1257 N. Rand Rd Dundee, IL 60118 Arlington Heights, IL 60004 4 years How long employed there? 3 months

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 1,527.50 \$ 2,049.67

3. Estimate and list monthly overtime pay.

3. +\$ 0.00 +\$ 0.00

4. Calculate gross Income. Add line 2 + line 3.

Official Form 106I Schedule I: Your Income page 1

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Deb	otor 1	Mariano Zepeda	_	C	ase number (if kn	own)			
					For Debtor 1			Debtor 2 or filing spouse	
	Cop	by line 4 here	4.		\$1,527	.50	\$	2,049.6	7_
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a	١.	\$ 216	.67	\$	0.0	0
	5b.	Mandatory contributions for retirement plans	5b		· — — — — — — — — — — — — — — — — — — —	.00	\$	0.0	
	5c.	Voluntary contributions for retirement plans	5c	<b>:</b> .	\$ 0	.00	\$	0.0	0
	5d.	Required repayments of retirement fund loans	5d		. —	.00	\$	0.0	
	5e.	Insurance	5e			.00	\$	0.0	
	5f.	Domestic support obligations	5f.			.00	\$	0.0	
	5g. 5h.	Union dues Other deductions. Specify:	5g 5h	•	. —	.00	* +	0.0	
•		· · · · · · · · · · · · · · · · · · ·	_		·				_
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ 216		\$	0.0	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$ 1,310	.83	\$	2,049.6	<u>7</u>
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							
		monthly net income.	8a	١.	\$ 0	.00	\$	0.0	0
	8b.	Interest and dividends	8b	).		.00	\$	0.0	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	;.	\$ 0	.00	\$	0.0	0
	8d.	Unemployment compensation	8d	l.	. —	.00	\$	0.0	
	8e.	Social Security	8e	<b>)</b> .	\$ 0	.00	\$	0.0	0
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	e 8f.		\$ 0	.00	\$	0.0	0
	8g.	Pension or retirement income	8g	,		.00	\$	0.0	0
	8h.	Other monthly income. Specify:	8h	1.+	\$0	.00	+ \$	0.0	0_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0	.00	\$	0.0	00
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	1,310.83	+ \$	2.0	49.67 = \$	3,360.50
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		· —	1,010.00	' -	,_	-	0,000.00
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not exify:	depe					chedule J.	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The resident that amount on the Summary of Schedules and Statistical Summary of Certallies						12. \$	3,360.50
4	_		_					month	nly income
13.	Do	you expect an increase or decrease within the year after you file this form	?						
		No. Yes. Explain:							
	11	Yes. Explain:							

Official Form 106I Schedule I: Your Income page 2

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						ı		
Fill i	n this informa	tion to identify yo	our case:					
Debte	or 1	Mariano Zep	eda				eck if this is:	
Debte	or 2						An amended filing	wing postpetition chapter
	use, if filing)							the following date:
Unite	ed States Bankr	uptcy Court for the:	: NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number nown)							
Of	ficial Fo	rm 106J				'		
		J: Your I	Exner	1989				12/15
Be a information	as complete a rmation. If m nber (if know	and accurate as ore space is ne n). Answer ever	possible eded, atta y questio	. If two married people ar ich another sheet to this				or supplying correct
Part 1.	1: Descr Is this a joir	ibe Your House	hold					
	■ No. Go to	line 2.						
			in a separ	ate household?				
	□N		st file Offic	ial Form 106J-2, <i>Expense</i> s	for Senarate House	ehold of De	htor 2	
			_	1000 2, <i>Expon</i> ed	Tor Coparato Fload	moid of Do	5101 2.	
2.	•	e dependents?	☐ No					
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Son		11	Yes
					con		14	□ No
					son			■ Yes □ No
								☐ Yes
								□ No
								☐ Yes
3.		oenses include	<b>.</b>	No				
		f people other tl d your depende		Yes				
D (								
expe	mate your ex		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the v		h assistance and		government assistance i cluded it on <i>Schedule I:</i> )			Your exp	enses
		,						
4.		or home owners and any rent for the		uses for your residence. In or lot.	nclude first mortgag	e 4.	\$	1,050.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
	•	rty, homeowner's				4b.	· ———	0.00
				upkeep expenses		4c.	·	0.00
5.		owner's associat nortgage pavme		oominium dues <b>our residence,</b> such as ho	me equity loans	4d. 5.	·	0.00

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Debtor 1 Mariano Ze	peda	Case num	ber (if known)	
5. Utilities:				
	eat, natural gas	6a.	\$	280.00
•	r, garbage collection	6b.	·	0.00
	cell phone, Internet, satellite, and cable services	6c.	·	50.00
6d. Other. Specif	· · · · · · · · · · · · · · · · · · ·	6d.	·	0.00
Food and houseke		7.	*	
	. •		· <u> </u>	80.00
	Idren's education costs	8.		0.00
Clothing, laundry,		9.	·	10.00
. Personal care pro		10.	· -	0.00
. Medical and denta	•	11.	\$	0.00
<ul> <li>Transportation. Inc</li> <li>Do not include car p</li> </ul>	clude gas, maintenance, bus or train fare.	12.	\$	250.00
	ubs, recreation, newspapers, magazines, and books	13.	·	
			· .	0.00
	utions and religious donations	14.	\$	0.00
i. Insurance.	name and adviste of frame vaccination in alcohold in linear A on 20			
	rance deducted from your pay or included in lines 4 or 20.	45-	¢.	0.00
15a. Life insurance		15a.	· ·	0.00
15b. Health insura		15b.	·	0.00
15c. Vehicle insur		15c.	·	118.00
15d. Other insurar	· · · ·	15d.	\$	0.00
	ide taxes deducted from your pay or included in lines 4 or 20.			
Specify:		16.	\$	0.00
7. Installment or leas		47-	¢.	
17a. Car payment		17a.	·	0.00
17b. Car payment		17b.	· ·	0.00
17c. Other. Specif		17c.	·	0.00
17d. Other. Specif		17d.	\$	0.00
	alimony, maintenance, and support that you did not repour pay on line 5, Schedule I, Your Income (Official Form 1		\$	1,500.00
9. Other payments yo	ou make to support others who do not live with you.		\$	0.00
Specify:		19.		
. Other real propert	y expenses not included in lines 4 or 5 of this form or on	Schedule I: Yo	our Income.	
20a. Mortgages or		20a.		0.00
20b. Real estate to	axes	20b.	\$	0.00
20c. Property, hor	meowner's, or renter's insurance	20c.	\$	0.00
	repair, and upkeep expenses	20d.	· ·	0.00
	s association or condominium dues	20e.		
	s association of condominatin dues		·	0.00
. Other: Specify:		21.	+\$	0.00
2. Calculate your mo	•			
22a. Add lines 4 thr	ough 21.		\$	3,338.00
22b. Copy line 22 (r	monthly expenses for Debtor 2), if any, from Official Form 100	6J-2	\$	•
	nd 22b. The result is your monthly expenses.		\$	3,338.00
_20. / GG IIIIC 22a a	The LLD. The result to your monthly expenses.			3,336.00
<ol><li>Calculate your mo</li></ol>				
	(your combined monthly income) from Schedule I.	23a.	\$	3,360.50
23b. Copy your me	onthly expenses from line 22c above.	23b.	-\$	3,338.00
00 01:	all ( 200 )			
	r monthly expenses from your monthly income. your <i>monthly net income</i> .	23c.	\$	22.50
THE TESUIL IS	your monthly het income.	230.	<u> </u>	
	increase or decrease in your expenses within the year af			
	expect to finish paying for your car loan within the year or do you expe	ect your mortgage	payment to increa	se or decrease because of
modification to the terr	ms of your mortgage?			
■ No.				
☐ Yes. E	xplain here:			

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Fill in this infor	rmation to identify your c	ase:		
Debtor 1	Mariano Zepeda			
Debtor 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing
Official Fo		n for Indiv	riduals Filing Under Chapt	ter 7 12/15
If you are an ind	dividual filing under chap	ter 7. vou must fil	l out this form if:	
	ve claims secured by you	. •		
_	sed personal property ar		ot expired.	
You must file th	nis form with the court wi ever is earlier, unless the	thin 30 days after	you file your bankruptcy petition or by the date e e time for cause. You must also send copies to t	
sign a	and date the form.	e. If more space is	oth are equally responsible for supplying correct s needed, attach a separate sheet to this form. O	
Part 1: List Y	our Creditors Who Have	Secured Claims		
For any credit information b		rt 1 of Schedule D	: Creditors Who Have Claims Secured by Proper	rty (Official Form 106D), fill in the
Identify the cr	reditor and the property th	at is collateral	What do you intend to do with the property th secures a debt?	at Did you claim the property as exempt on Schedule C?
Creditor's			□ Surrandar the property	□ No
name:			<ul><li>☐ Surrender the property.</li><li>☐ Retain the property and redeem it.</li></ul>	□ NO
			Retain the property and redeem it.	☐ Yes
Description of	f		Reaffirmation Agreement.	
property			☐ Retain the property and [explain]:	
securing debt	t:			
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	
			Retain the property and enter into a	☐ Yes
Description of	f		Reaffirmation Agreement	

Official Form 108

Creditor's

property

Creditor's

name:

property

securing debt:

Description of

securing debt:

Statement of Intention for Individuals Filing Under Chapter 7

☐ Surrender the property.

☐ Surrender the property.

☐ Retain the property and [explain]:

☐ Retain the property and redeem it.

 $\hfill\square$  Retain the property and enter into a

☐ Retain the property and [explain]:

Reaffirmation Agreement.

□ No

☐ Yes

☐ No

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Debtor 1	Mariano Zepeda	Case number (if k	nown)
name:		Retain the property and redeem it.	☐ Yes
		Retain the property and enter into a	
Descrip		Reaffirmation Agreement.	
propert		☐ Retain the property and [explain]:	
securin	ng debt:		
	List Your Unexpired Personal Propert		(24)
For any u	nexpired personal property lease that	you listed in Schedule G: Executory Contracts and Une	xpired Leases (Official Form 106G), fill
		eases. Unexpired leases are leases that are still in effect y lease if the trustee does not assume it. 11 U.S.C. § 36	
.ou may	accume an anoxpirea percenai propert	y loude in the fruence does not decume in the closer 3 co.	σ(p)(=).
Describe	your unexpired personal property leas	ses	Will the lease be assumed?
Lessor's r			□ No
	on of leased		
Property:			☐ Yes
			_
Lessor's r			□ No
Property:	on of leased		П.,
i toperty.			☐ Yes
Lessor's r	name <sup>.</sup>		□ No
	on of leased		□ NO
Property:			☐ Yes
			_ 103
Lessor's r	name:		□ No
Description	on of leased		_ 110
Property:			☐ Yes
Lessor's r	name:		□ No
	on of leased		
Property:			☐ Yes
			<u>_</u>
Lessor's r			□ No
Property:	on of leased		П у
ороу.			☐ Yes
Lessor's r	name <sup>.</sup>		□ No
	on of leased		□ N0
Property:			☐ Yes
Part 3:	Sign Below		
Under per	nalty of perjury, I declare that I have inc	dicated my intention about any property of my estate the	at secures a debt and any personal
property t	that is subject to an unexpired lease.		
X		X	
	iano Zepeda	Signature of Debtor 2	
	nature of Debtor 1	<b>3</b>	
- 3			
Date	November 15, 2017	Date	

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Fill	in this infor	mation to identify your case:				as directed in this form and in F	orm
Deb	otor 1	Mariano Zepeda		12	2A-1Supp:		
1	otor 2 use, if filing)				■ 1. There is no	presumption of abuse	
Unit	ted States I	Bankruptcy Court for the: Northern District o	f Illinois		applies will	ion to determine if a presumption be made under <i>Chapter 7 Meal</i>	
1	se number				_	(Official Form 122A-2).	
(II KII	OWII)					Test does not apply now becaus litary service but it could apply l	
					☐ Check if this	is an amended filing	
<u>Of</u>	<u>ficial F</u>	<u>orm 122A - 1</u>					
Ch	apter	7 Statement of Your Cur	rent Mor	thly Inc	ome		12/15
attac case	h a separate number (if l ifying militar	and accurate as possible. If two married people as sheet to this form. Include the line number to we known). If you believe that you are exempted from y service, complete and file Statement of Exempted Iculate Your Current Monthly Income	hich the addition n a presumption	al information a of abuse becau	applies. On the top se you do not have	of any additional pages, write you primarily consumer debts or bed	ur name and cause of
1.	What is y	our marital and filing status? Check one or	ly.				
	☐ Not m	arried. Fill out Column A, lines 2-11.					
	☐ Marrie	d and your spouse is filing with you. Fill ou	it both Columns	A and B, lines	2-11.		
	☐ Marrie	d and your spouse is NOT filing with you.	You and your s	pouse are:			
	☐ Livi	ng in the same household and are not lega	Ily separated. F	Fill out both Co	lumns A and B, lir	nes 2-11.	
	per	ng separately or are legally separated. Fill of alty of perjury that you and your spouse are long apart for reasons that do not include evadir	egally separated	under nonbar	kruptcy law that a	pplies or that you and your spo	
1 th	01(10A). For ne 6 months,	erage monthly income that you received from all example, if you are filing on September 15, the 6-m add the income for all 6 months and divide the total the same rental property, put the income from that p	onth period would by 6. Fill in the res	be March 1 throsult. Do not include	ugh August 31. If the de any income amou	amount of your monthly income valunt more than once. For example, if	ried during
					Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
2.	Your grospayroll de	ss wages, salary, tips, bonuses, overtime, ductions).	and commissio	ons (before all	\$	\$	
3.	•	and maintenance payments. Do not include is filled in.	payments from	a spouse if	\$	\$	
4.	of you or from an u and room	nts from any source which are regularly payour dependents, including child support.  nmarried partner, members of your household mates. Include regular contributions from a spayon on the include payments you listed on line 3.	Include regular I, your depender	contributions nts, parents,	\$	\$	
5.		ne from operating a business, profession,	or farm		·	<u> </u>	
			Deb	tor 1			
	Gross rec	eipts (before all deductions)	\$				
	Ordinary a	and necessary operating expenses	<b>-</b> \$				
		nly income from a business, profession, or far	m \$	Copy here ->	\$	\$	
6.	Net incor	ne from rental and other real property	D-1-	to 1 1			
	0	state (hafana all dadast)	Deb:	tor 1			
		eipts (before all deductions)	Φ				
		and necessary operating expenses	-• \$	Copy here ->	\$	\$	
_		nly income from rental or other real property	Φ	20p, 11010 ->	\$		
. /	INTOTACT	OUVIDADOS ADO LOVAITIOS			w		

Official Form 122A-1

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Mariano Zepeda Debtor 1 Case number (if known) Column A Column B Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you For your spouse 9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. Part 2: **Determine Whether the Means Test Applies to You** 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11 Copy line 11 here=> Multiply by 12 (the number of months in a year) **x** 12 12b. The result is your annual income for this part of the form 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the number of people in your household. Fill in the median family income for your state and size of household. 13. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Mariano Zepeda Signature of Debtor 1 Date November 15, 2017 MM / DD / YYYY If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Fill i	n this inf	forma	ation to identify your case:		
Debt	or 1	M	ariano Zepeda		
Debt	or 2 use, if fili	ng)			
Unite	ed States	Bank	cruptcy Court for the: Northern District of Illinois		
Case (if kn	e number own)				Check if this is an amended filing
Offi	icial F	orı	m 122A - 1Supp		
			of Exemption from Presumption of A	<b>Abus</b>	se Under § 707(b)(2) 12/1
exem exclu requi	pted from sions in red by 11	m a p this : 1 U.S	nt together with Chapter 7 Statement of Your Current Monthly In presumption of abuse. Be as complete and accurate as possible, statement applies to only one of you, the other person should co.C. § 707(b)(2)(C).	. If two	married people are filing together, and any of the
Part			y the Kind of Debts You Have		
	personal	, fam	ts primarily consumer debts? Consumer debts are defined in 11 U ily, or household purpose." Make sure that your answer is consistent ing for Bankruptcy (Official Form 1).		
			o Form 122A-1; on the top of page 1 of that form, check box 1, <i>There</i> lement with the signed Form 122A-1.	e is no p	resumption of abuse, and sign Part 3. Then submit this
	☐ Yes.	Go to	Part 2.		
Part			nine Whether Military Service Provisions Apply to You		
			sabled veteran (as defined in 38 U.S.C. § 3741(1))?		
	□ No.			,	
		•	ou incur debts mostly while you were on active duty or while you wer .S.C. § 101(d)(1); 32 U.S.C. § 901(1).	ere perfo	rming a homeland defense activity?
		No.			
			Go to line 3.  Go to Form 122A-1: on the top of page 1 of that form, check box 1, submit this supplement with the signed Form 122A-1.	, There i	s no presumption of abuse, and sign Part 3. Then
	_				
	-		ave you been a Reservist or member of the National Guard?		
	□ No.		nplete Form 122A-1. Do not submit this supplement.	0	40.11.0.0.0.404/.15/4). 00.11.0.0.0.004/4)
	☐ Yes.		re you called to active duty or did you perform a homeland defense a	activity?	10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
			Complete Form 122A-1. Do not submit this supplement.		
	П,	Yes.	Check any one of the following categories that applies:	If v	ou shocked and of the estagories to the left, so to Form
			I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.	t 122	ou checked one of the categories to the left, go to Form 2A-1. On the top of page 1 of Form 122A-1, check box 3, we Means Test does not apply now, and sign Part 3. Then the omit this supplement with the signed Form 122A-1. You
			I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on, which is fewer than 540 days before I file this bankruptcy case.	t are dur the	are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The <i>exclusion period</i> means the time you are on active duty or are performing a
			I am performing a homeland defense activity for at least 90 day		meland defense activity, and for 540 days afterward. 11 S.C. § 707(b)(2)(D)(ii).
			I performed a homeland defense activity for at least 90 days,		our exclusion period ends before your case is closed,

\_, which is fewer than 540 days before I

ending on \_\_\_\_\_\_\_\_file this bankruptcy case.

you may have to file an amended form later.